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PATENT
Attorney Docket No. 47004.000040

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

BOYLE et al.

Serial Number: 09/325,536

Filed: 06/04/99

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Group Art Unit: 2165

Examiner: F. Thompson, Jr.

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Group 2100

For: CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED PAYMENT OF
CLUB, MERCHANT, AND SERVICE PROVIDER FEES

RESPONSE TO
THE FINAL OFFICE ACTION DATED MARCH 13, 2001

Commissioner of Patents
Washington, D.C. 20231

Sir:

This is in response to the Final Office Action dated March 13, 2001. Should any fees be due in connection with the filing of this Amendment, the Commissioner is authorized to charge them to Deposit Account No. 50-0206.

Remarks

Applicants note that the previous rejection of claim 13 under 35 U.S.C. § 102(e) as being anticipated by Reeder has not been continued in the Final Office Action dated March 13, 2001 ("Office Action").

The Office Action rejected claims 1-3 under 35 U.S.C. § 102(e) as being anticipated by Fernandez-Holmann. As basis for the rejection, the Office Action states: